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Application No. 09/654,933  
Attorney Docket No.:96-108-C2

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**CUSTOMER NO. 22927**

Applicants: Walker *et al.*  
Application No.: 09/654,933  
Filed: September 1, 2000

Title: **METHOD APPARATUS AND PROGRAM FOR CUSTOMIZING  
CREDIT ACCOUNTS**

Attorney Docket No. 96-108-C2  
Group Art Unit: 3694  
Confirmation No.: 7050  
Examiner: COLBERT, Ella

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL of  
INFORMATION DISCLOSURE STATEMENT**

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as (i) a representation that a thorough search has been made; (ii) an admission that the information cited is, or is considered to be, material to patentability; (iii) an admission that no other material information exists; or (iv) an admission that Applicants agree with any statement(s) in the information cited. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §1.56, 1.97 and 1.98. The items listed on the accompanying Information Disclosure Statement may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of the Information Disclosure Statement and to independently ascertain their teaching.

**Fees**

No fee is believed to be due under 37 C.F.R. § 1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(b)(4), before the mailing of a first Office Action after the filing of a request for continued examination under § 1.114.

The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. **50-0271**.

Respectfully submitted,

October 6, 2010

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